

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Sadie B. Perez  
 Sadie B. Perez  
 Debtors

Case No. 18-10107-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 9

Date Rcvd: Jun 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2018.

db	+Sadie B. Perez, 5243 Westford Road, Philadelphia, PA 19120-3618
db	+Sadie B. Perez, MAILING ADDRESS, 6013 Walnut Street, Philadelphia, PA 19139-3713
cr	+WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, Robertson, Anschutz & Schneid, P. L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
14044866	+MIDFIRST BANK, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312
14076277	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14042608	Midfirst Mortgage, PO Box 26806, Oklahoma City, OK 73126-8806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Jun 14 2018 01:46:30 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 14 2018 01:46:11 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 14 2018 01:46:28 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
	TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2018 at the address(es) listed below:

DAVID A. SCHOLL	on behalf of Debtor Sadie B. Perez	judgescholl@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTINA TRUST bkgroup@kmlawgroup.com
KEVIN M. BUTTERY	on behalf of Creditor	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTINA TRUST kbuttery@rascrane.com
KEVIN W. LYNCH	on behalf of Creditor	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTINA TRUST kwlynch@comcast.net
REBECCA ANN SOLARZ	on behalf of Creditor	MIDFIRST BANK bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTINA TRUST bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com,	philaecf@gmail.com

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Sadie B. Perez	<u>Debtor</u>	CHAPTER 13
MIDFIRST BANK	<u>Movant</u>	
vs.		NO. 18-10107 ELF
Sadie B. Perez	<u>Debtor</u>	
William C. Miller Esq.	<u>Trustee</u>	11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$4,107.96**, which breaks down as follows;

Post-Petition Payments:	February 2018 to May 2018 at \$739.66/month
Late Charges:	February 2018 to May 2018 at \$29.58/month
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$4,107.96</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$4,107.96**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$4,107.96** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due June 1, 2018 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$739.66 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

Certificate of Notice Page 3 of 4

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 29, 2018

By: /s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esquire  
KML Law Group, P.C.

Date: \_\_\_\_\_

\_\_\_\_\_  
David A. Scholl, Esquire  
Attorney for Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
William C. Miller  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_ day of \_\_\_\_\_, 2018. However, the court retains discretion regarding entry of any further order.

\_\_\_\_\_  
Bankruptcy Judge  
Eric L. Frank

5. In the event the payments under Section 3 above are not rendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 29, 2018

By: /s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esquire  
KML Law Group, P.C.

Date: 6/3/18

David A. Scholl, Esquire  
Attorney for Debtor

Date: \_\_\_\_\_

William C. Miller  
Chapter 13 Trustee

**ORDER**

William C. Miller  
Chapter 13 Trustee

NO OBJECTION  
\*without prejudice to any  
trustee rights or remedies.

Approved by the Court this 12th day of June, 2018. However, the court  
retains discretion regarding entry of any further order.

Eric L. Frank  
Bankruptcy Judge  
Eric L. Frank